

SEPTEMBER 2023



CAF UK Giving Report 2023

Ben Jowitt – Charities Aid Foundation

CAF Charity Services – Our family of entities

Supporting you with your finances, the CAF Group offers a range of financial services to help your charity have a bigger impact. This summary is aimed at providing an overview of these entities, their regulators, remits and products.

Charities Aid Foundation (CAF)

- Parent organisation
- **Aims:** To accelerate progress in society towards a fair and sustainable future for all
- Regulated by the Charities Commission 268369 and HMRC
- Common Products:
 - **CAF Donate** – our electronic giving portal
 - **CAF Venturesome** – our non-regulated social investment programme
 - **CAF Grant Making**
 - **CAF Advisory**
 - **CAF Give As You Earn**
 - **Philanthropy products**

CAF Bank

- Wholly owned subsidiary of the Charities Aid Foundation
- **Aims:** Banking with a Purpose to support the third sector
- CAF Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 204451
- Common Products:
 - **CAF Cash** – our current account
 - **CAF Gold** – our savings account
 - **CAF Bank Loans** – our non-regulated lending products
 - **Business Debit Card**

CAF Financial Solutions Limited (CFSL)

- Wholly owned subsidiary of the Charities Aid Foundation
- **Aims:** Provides charitable investors with access to both savings accounts and longer-term Investment options
- CAF Financial Solutions Limited (CFSL) is authorised and regulated by the Financial Conduct Authority under registration number 189450
- Introductions to a range of services provided by partners including:
 - **Notice accounts**
 - **Term deposits**
 - **CAF Charity Deposit Platform**
 - **Investments**

CAF Bank loans are non-regulated products. Loan applications subject to credit assessment. Security will be required. Charity assets may be at risk if you do not keep up with the repayments for a mortgage, loan or any other debt secured on them. If you're thinking of consolidating existing borrowing, you should be aware that you may be extending the term of the debt and increasing the total amount you pay. The value of investments may fall as well as rise. You may not get back the full amount that you originally invested. Past performance is not a guide to future performance. There is no guarantee about the level of capital or income returns that will be generated.

Introduction

CAF's UK Giving research is the largest study of giving behaviour in the UK, interviewing a representative sample of the public each month with the goal of assisting charities, government and wider society to better understand the UK's evolving giving landscape.

The study has been produced since 2004. This year's report offers insights into how the cost-of-living crisis is impacting donations, and how the landscape has changed since the pandemic, seemingly permanently.

This latest report draws on monthly interviews conducted online throughout 2022. Around 13,000 interviews were conducted in total. Some longer-term trend analysis is also included, using data collected over the past five years.

Further CAF research is freely available at www.cafonline.org/about-us/research. We hope you find this report both topical and useful. If you have any questions, comments, or suggestions, please contact the CAF Research team at research@cafonline.org

Figure 11. To what extent, if at all, do you agree or disagree that most charities are trustworthy? (Net: Agree)

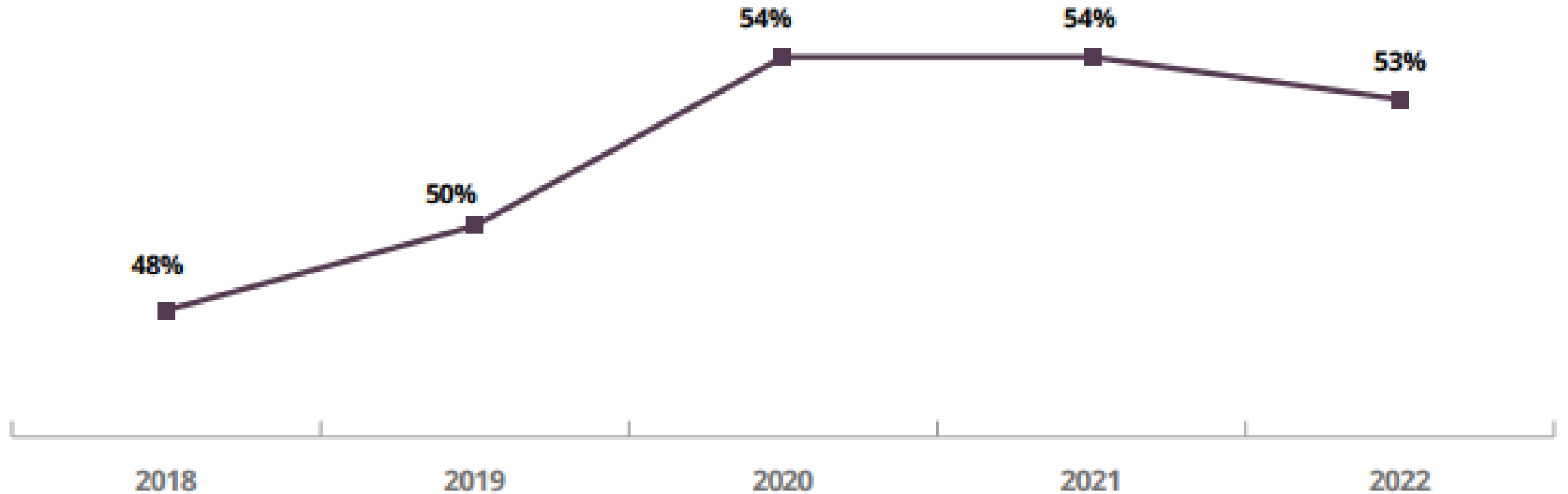
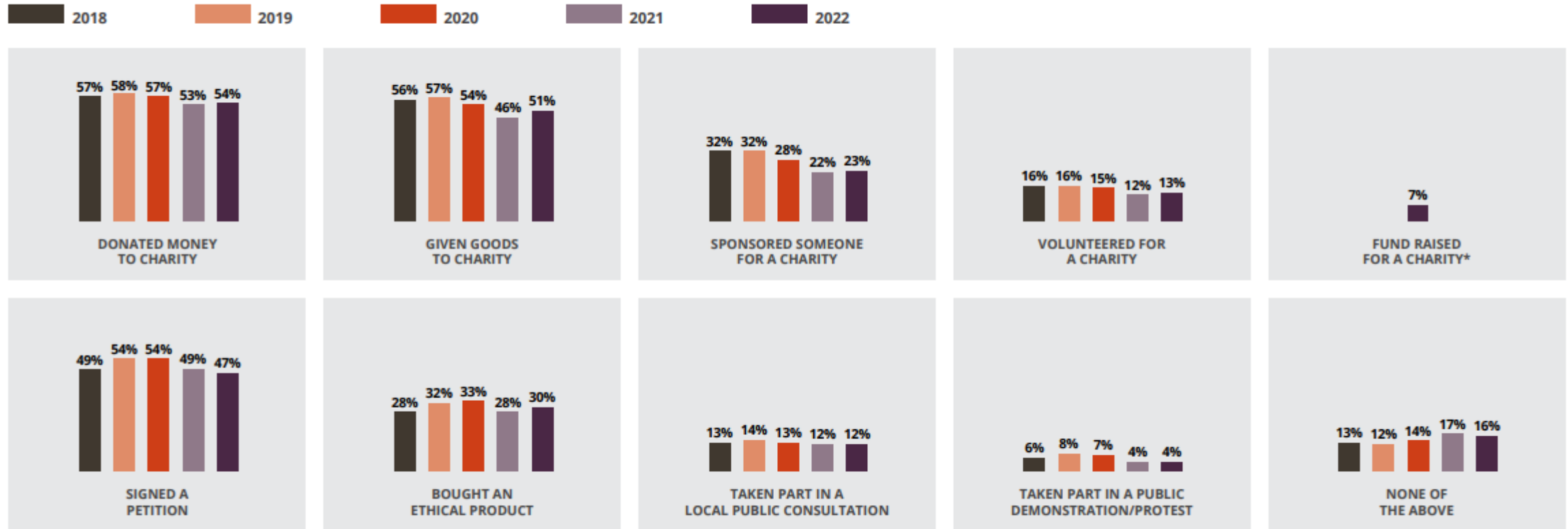


Figure 1. Which, if any, of the following have you done in the last year?



Base: all adults 16+ 2022: (n=13,140), 2021: (n=13,575), 2020: (n=13,406), 2019: (n=13,499), 2018: (n=13,277).

* New answer code in 2022.



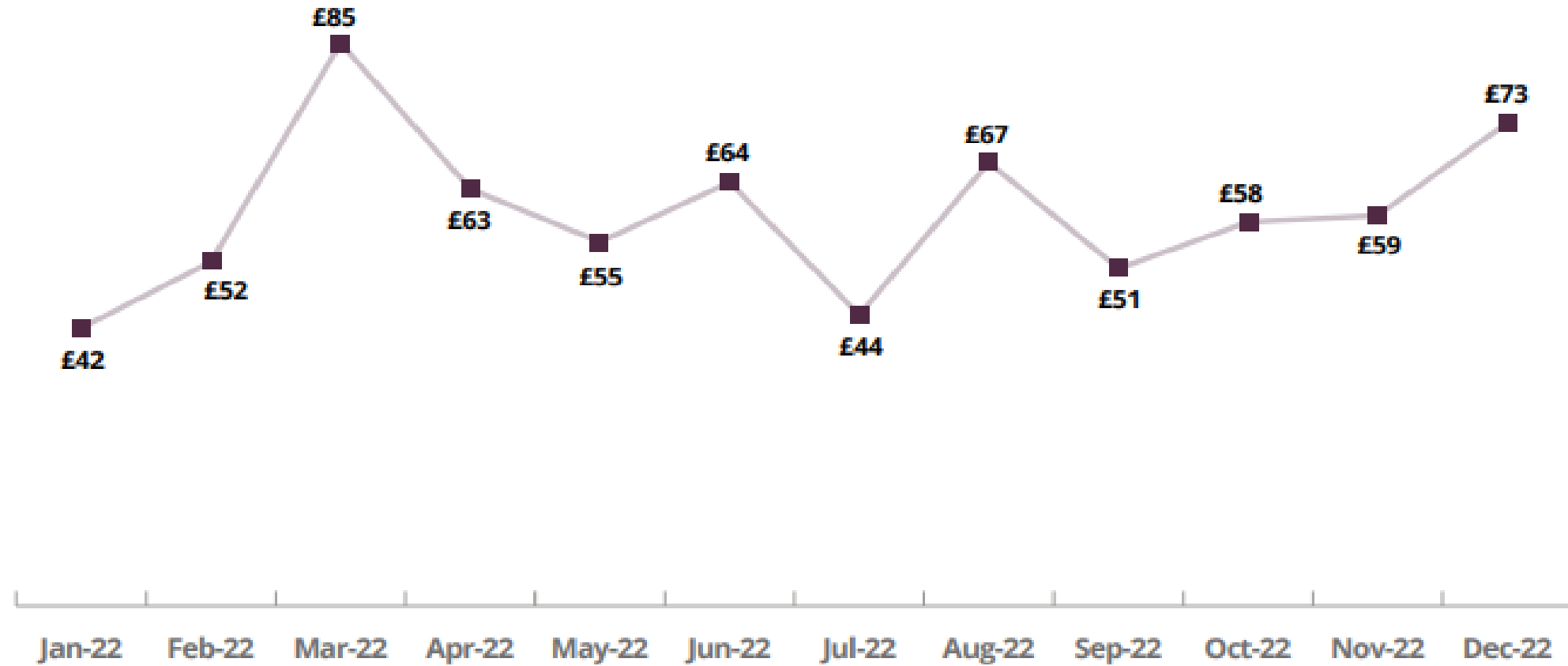
£12.7bn

**Total amount given to charity
over the course of 2022**
(up £2 billion on previous year)

The total amount donated, adjusted for inflation

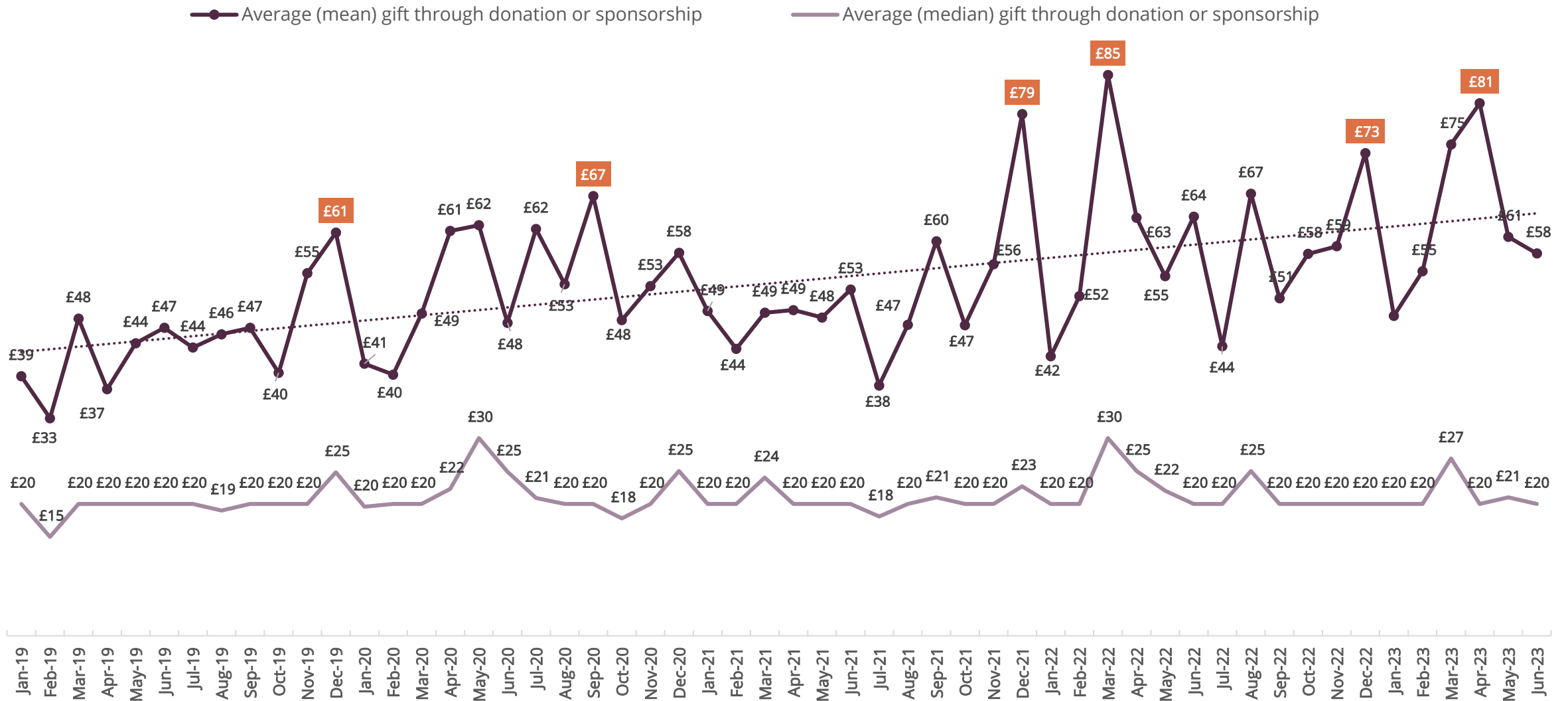


Figure 3. Average (mean) monthly amount given through donations or sponsorship



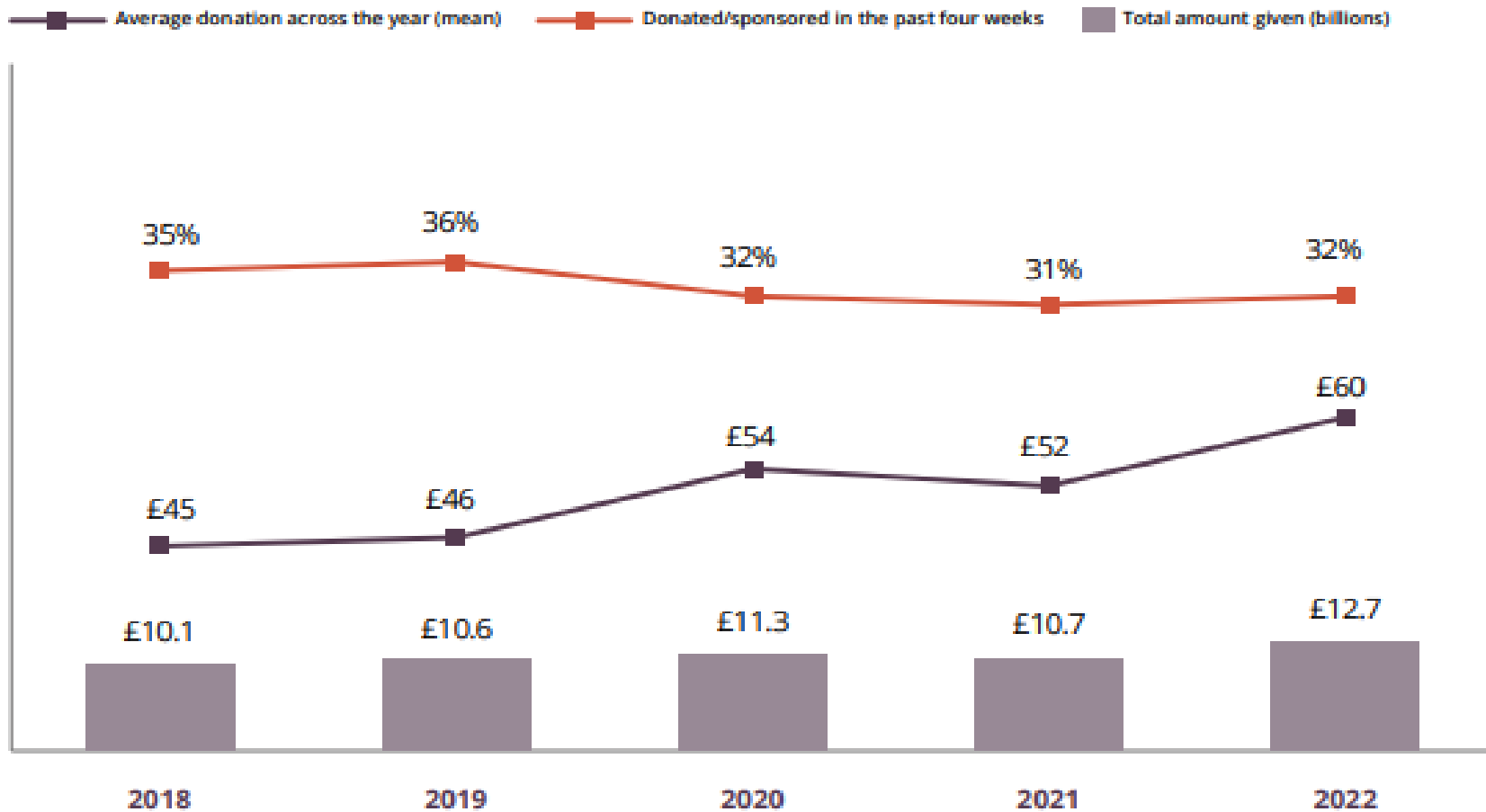
Base: All adults 16+ who donated or sponsored in the past four weeks: (n=approximately 300 per month).

Average monthly donation since January 2019



Base: all donors 16+; N= approximately 320 per month.

Figure 4. Total estimated amount given per year (billions), with average monthly donation, and % who donated



Base: All adults 16+ who donated or sponsored in the past four weeks: 2022: (n=3,520) 2021: (n=4,243), 2020: (n=3,863), 2019: (n=4,040), 2018: (n=3,948), 2017: (n=3,730).

Note: The UK Giving estimate for total giving is calculated from respondents' own recollection of what they gave, and hence is subject to respondent reliability.

Figure 6: Which of the following causes have you given to in the last four weeks?



Base: all adults 16+ who have donated in the past four weeks 2022: (n=3,983), 2021: (n=4,016), 2020: (n=4,251), 2019: (n=4,464), 2018: (n=4,243), 2017: (n=4,028), 2016: (n=2,903).

* New answer code added in 2022.

** Figure for 2022 likely reduced by addition of new codes.

Figure 7. Proportion of total amount donated in 2022 given to each cause area

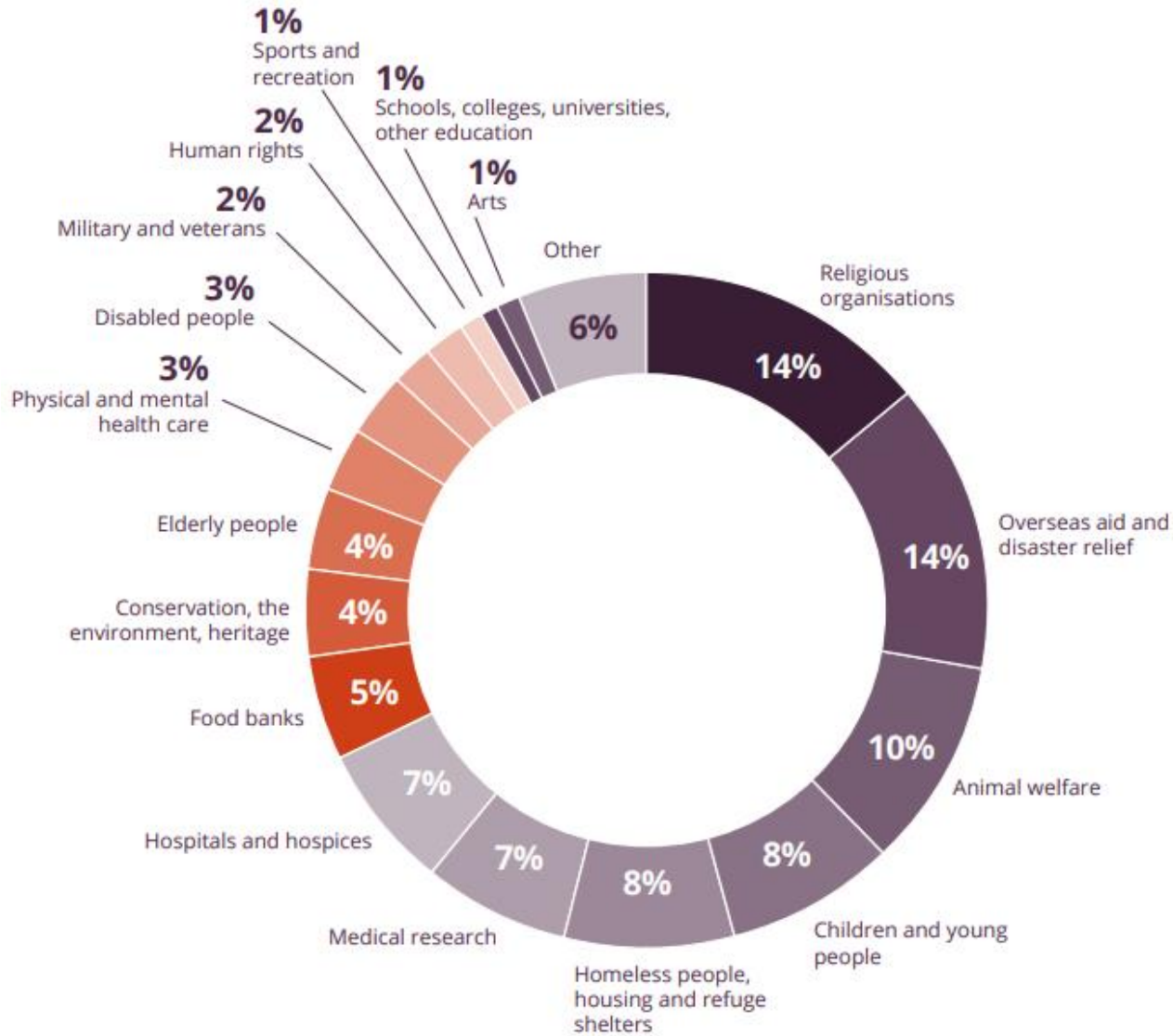


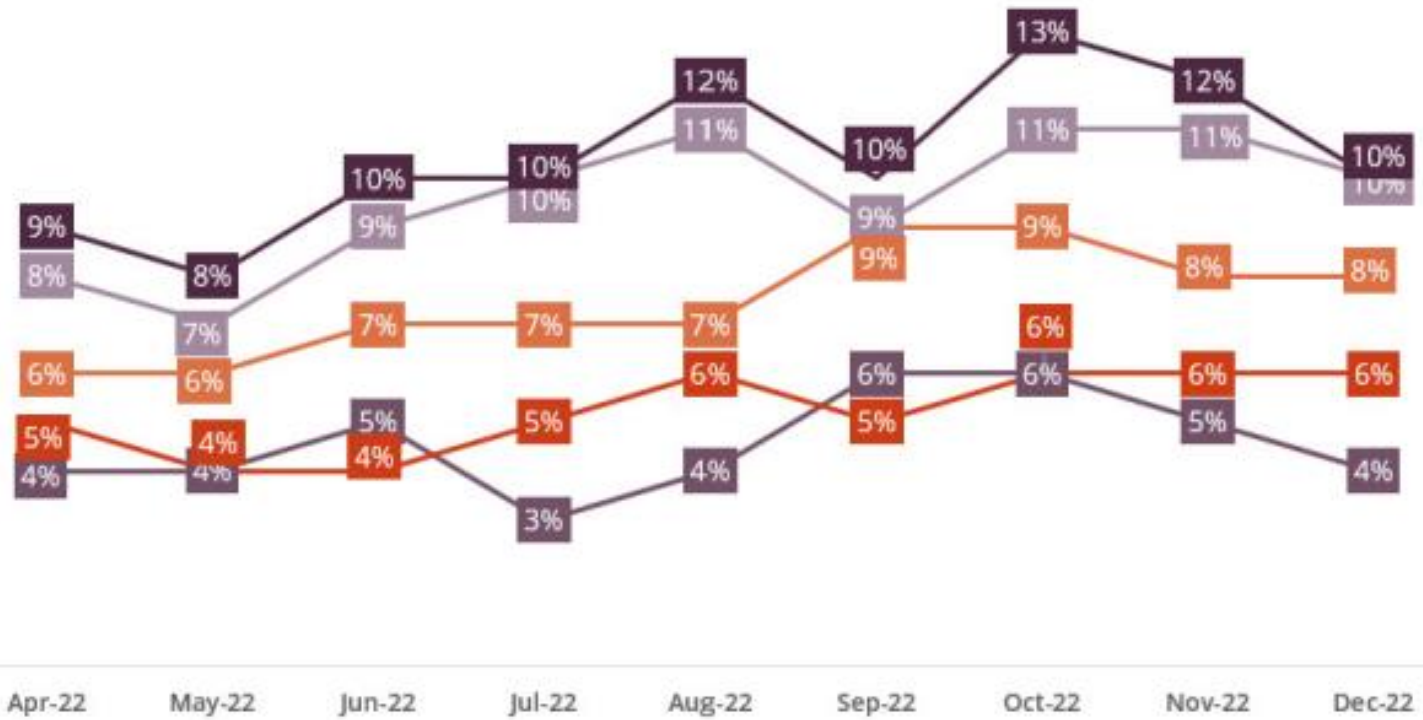
Figure 8. In the last 12 months, have you given to charity by any of these methods?



Base: all adults 16+ 2022: (n=7,265), 2021: (n=7,398), 2020: (n=7,918), 2019: (n=8,071), 2018: (n=7,788).

Figure 5. In the last four weeks, have you done any of the following in direct response to the rising cost of living?

- Reduced or cancelled a regular donation to charity (such as a direct debit)
- Chosen not to make a one-off charitable donation
- Chosen not to make a charity shop purchase
- Reviewed how much you give to charity
- Considered reducing how much you give to charity in the future



Base: all adults 16+ Apr-22: (n=1,115), May-22: (n=1,089), Jun-22: (n=1,091), Jul-22: (n=1,085), Aug-22: (n=1,092), Sep-22: (n=1,023), Oct-22 (n=1,199), Nov-22: (n=1,079), Dec-22: (n=1,077).

Figure 8. In the last 12 months, have you given to charity by any of these methods?



Base: all adults 16+ 2022: (n=7,265), 2021: (n=7,398), 2020: (n=7,918), 2019: (n=8,071), 2018: (n=7,788).

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